



Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, Paul K Milligan

Name of the Holding Company Director and Official

Director

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

02/09/2016

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1132971
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Commercial Ban Corp.

Legal Title of Holding Company

627 N Adams Street / PO Box 277

(Mailing Address of the Holding Company) Street / P.O. Box

<u>Carroll</u>	<u>IA</u>	<u>51401</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Craig J Mertz Vice President & CFO

Name Title

712-792-4346

Area Code / Phone Number / Extension

712-792-1488

Area Code / FAX Number

craig.mertz@csbcarroll.com

E-mail Address

N/A

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

- Yes Please identify the report items to which this request applies:
 - In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 - The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
- No

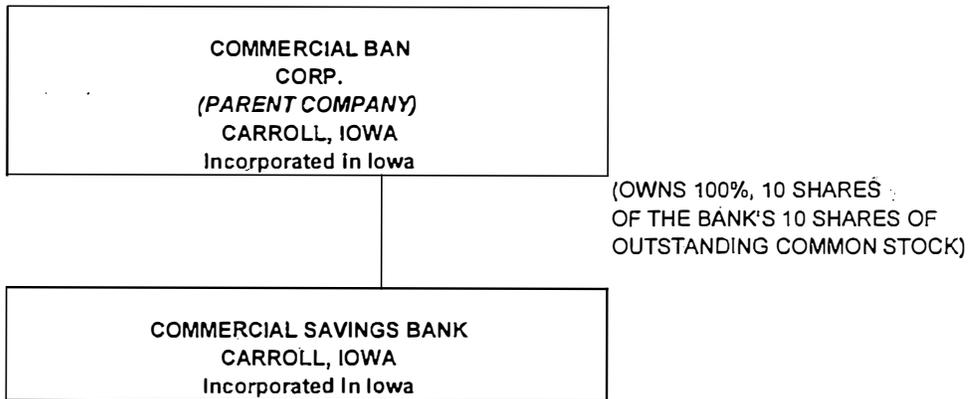
COMMERCIAL BAN CORP.

ANNUAL REPORT OF BANK HOLDING COMPANIES - FR Y-6
31-Dec-15

REPORT ITEM 1

THE BANK HOLDING COMPANY DOES NOT
PREPARE AN ANNUAL REPORT FOR
SHAREHOLDERS.

REPORT ITEM 2a:



Footnote: Commercial Ban Corp. does not have an LEI as of 12-31-2015.
Commercial Savings Bank does not have an LEI as of 12-31-2015.

REPORT ITEM 2b:

Submitted via email on 2-09-2016
See Attached

Results: A list of branches for your depository institution: **COMMERCIAL SAVINGS BANK (ID_RSSD: 194440)**.
 This depository institution is held by **COMMERCIAL BAN CORP. (1132971) of CARROLL, IA**.
 The data are as of **12/31/2014**. Data reflects information that was received and processed through **01/07/2015**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	194440	COMMERCIAL SAVINGS BANK	627 NORTH ADAMS STREET	CARROLL	IA	51401	CARROLL	UNITED STATES	184	0	COMMERCIAL SAVINGS BANK	194440	
OK		Limited Service	2076568	DRIVE-IN BRANCH	626 NORTH CARROLL STREET	CARROLL	IA	51401	CARROLL	UNITED STATES	181382	3	COMMERCIAL SAVINGS BANK	194440	
OK		Full Service	2097406	DEDHAM BRANCH	402 2ND STREET	DEDHAM	IA	51440	CARROLL	UNITED STATES	181380	1	COMMERCIAL SAVINGS BANK	194440	

COMMERCIAL BAN CORP.

REPORT ITEM 3(1):

<u>NAME AND ADDRESS 3(1)(a)</u>	<u>COUNTRY OF CITIZENSHIP 3(1)(b)</u>	<u>VOTING SECURITIES 3(1)(c)</u>	
		<u>NUMBER OF SHARES COMMON</u>	<u>PERCENTAGE OWNERSHIP</u>
PATRICK R. MOEHN 1998 LIVING TRUST CARROLL, IOWA	UNITED STATES	54,753	32.12%
TAMRA A. MILLIGAN CARROLL, IOWA	UNITED STATES	52,942	31.06%
PAMELA J. GORDON CENTENNIAL , COLORADO	UNITED STATES	52,942	31.06%
HEATHER MOEHN MIRMAN MT. PLEASANT, SOUTH CAROLINA	UNITED STATES	1,500	0.88%
ROBYN A. MOEHN-GEFFRE LOS ANGELES, CALIFORNIA	UNITED STATES	1,500	0.88%
DAWN G. MOEHN-MAYER SAN FRANCISCO, CALIFORNIA	UNITED STATES	1,500	0.88%
RYAN P. MILLIGAN CARROLL, IOWA	UNITED STATES	1,500	0.88%
KEVIN L. MILLIGAN CARROLL, IOWA	UNITED STATES	1,500	0.88%
RAYMOND M. GORDON DENVER, COLORADO	UNITED STATES	1,500	0.88%
CARLENE A. MOEHN 1998 LIVING TRUST CARROLL, IOWA	UNITED STATES	274	0.16%
PAUL K. MILLIGAN CARROLL, IOWA	UNITED STATES	274	0.16%
PAUL GORDON CENTENNIAL, COLORADO	UNITED STATES	274	0.16%
TOTAL		<u>170,459</u>	<u>100.00%</u>

COMMERCIAL BAN CORP.

REPORT ITEM 3(2):

NOT APPLICABLE

REPORT ITEM 4:

(1) PATRICK R. MOEHN
CARROLL, IOWA

(2) BANKING

(3) (a) PRESIDENT AND DIRECTOR OF THE BANK HOLDING COMPANY.
(b) CHAIRMAN AND DIRECTOR OF THE BANK SUBSIDIARY.
(c) PRESIDENT AND DIRECTOR OF COMMERCIAL REAL ESTATE CORP.
(d) MANAGER OF MOEHN FAMILY LLC

(4) (a) OWNS 54,753 SHARES OR 32.12% OF COMMERCIAL BAN CORP., CARROLL,
IOWA.
(b) NONE
(c) OWNS 1,000 SHARES OR 33.33% OF MOEHN FAMILY LLC., CARROLL, IOWA.

(1) PAUL K. MILLIGAN
CARROLL, IOWA

(2) BANKING

(3) (a) SECRETARY, TREASURER, AND DIRECTOR OF THE BANK HOLDING COMPANY.
(b) PRESIDENT AND DIRECTOR OF THE BANK SUBSIDIARY.
(c) VICE PRESIDENT, SECRETARY, TREASURER, AND DIRECTOR OF COMMERCIAL
REAL ESTATE CORPORATION.
(d) MANAGER OF MOEHN FAMILY LLC

(4) (a) OWNS 274 SHARES OR .16% OF COMMERCIAL BAN CORP., CARROLL, IOWA. (> 10% THRU FAMILY)
(b) NONE
(c) NONE

(1) TAMRA A. MILLIGAN
CARROLL, IOWA

(2) NONE

(3) (a) NONE
(b) NONE
(c) NONE

(4) (a) OWNS 52,942 SHARES OR 31.06% OF COMMERCIAL BAN CORP., CARROLL, IOWA.
(b) NONE
(c) OWNS 1,000 SHARES OR 33.33% OF MOEHN FAMILY LLC., CARROLL, IOWA.

COMMERCIAL BAN CORP.

(1) PAMELA J. GORDON
CENTENNIAL, COLORADO

(2) CONSULTANT

(3) (a) NONE
(b) NONE
(c) NONE

(4) (a) OWNS 52,942 SHARES OR 31.06% OF COMMERCIAL BAN CORP., CARROLL, IOWA.
(b) NONE
(c) OWNS 1,000 SHARES OR 33.33% OF MOEHN FAMILY LLC., CARROLL, IOWA.

(1) HEATHER MOEHN MIRMAN (FAMILY OWNERSHIP)
MT. PLEASANT, SOUTH CAROLINA

(2) NONE

(3) (a) NONE
(b) NONE
(c) NONE

(4) (a) OWNS 1500 SHARES OR .88% OF COMMERCIAL BAN CORP., CARROLL, IOWA. (> THAN 10% THRU FAMILY)
(b) NONE
(c) NONE

(1) ROBYN A. MOEHN-GEFFRE (FAMILY OWNERSHIP)
LOS ANGELES, CALIFORNIA

(2) PUBLIC RELATIONS

(3) (a) NONE
(b) NONE
(c) NONE

(4) (a) OWNS 1500 SHARES OR .88% OF COMMERCIAL BAN CORP., CARROLL, IOWA. (> THAN 10% THRU FAMILY)
(b) NONE
(c) NONE

COMMERCIAL BAN CORP.

- (1) DAWN G. MOEHN-MAYER (FAMILY OWNERSHIP)
SAN FRANCISCO, CALIFORNIA
 - (2) PROFESSOR
 - (3) (a) NONE
(b) NONE
(c) NONE
 - (4) (a) OWNS 1500 SHARES OR .88% OF COMMERCIAL BAN CORP., CARROLL, IOWA. (> THAN 10% THRU FAMILY)
(b) NONE
(c) NONE
-
- (1) RYAN P. MILLIGAN (FAMILY OWNERSHIP)
CARROLL, IOWA
 - (2) BANKER
 - (3) (a) NONE
(b) VICE PRESIDENT AND DIRECTOR OF THE BANK SUBSIDIARY.
(c) NONE
 - (4) (a) OWNS 1500 SHARES OR .88% OF COMMERCIAL BAN CORP., CARROLL, IOWA. (> THAN 10% THRU FAMILY)
(b) NONE
(c) NONE
-
- (1) KEVIN L. MILLIGAN (FAMILY OWNERSHIP)
CARROLL, IOWA
 - (2) BANKER
 - (3) (a) NONE
(b) NONE
(c) NONE
 - (4) (a) OWNS 1500 SHARES OR .88% OF COMMERCIAL BAN CORP., CARROLL, IOWA. (> THAN 10% THRU FAMILY)
(b) NONE
(c) NONE

COMMERCIAL BAN CORP.

(1) RAYMOND M. GORDON (FAMILY OWNERSHIP)
DENVER, COLORADO

(2) ADVERTISING EXECUTIVE

(3) (a) NONE
(b) NONE
(c) NONE

(4) (a) OWNS 1500 SHARES OR .88% OF COMMERCIAL BAN CORP., CARROLL, IOWA. (> THAN 10% THRU FAMILY)
(b) NONE
(c) NONE

(1) CARLENE A MOEHN 1998 LIVING TRUST(FAMILY OWNERSHIP)
CARROLL, IOWA

(2) NONE

(3) (a) NONE
(b) NONE
(c) NONE

(4) (a) OWNS 274 SHARES OR .16% OF COMMERCIAL BAN CORP., CARROLL, IOWA. (> THAN 10% THRU FAMILY)
(b) NONE
(c) NONE

(1) PAUL GORDON(FAMILY OWNERSHIP)
DENVER, COLORADO

(2) BANKER

(3) (a) NONE
(b) VICE PRESIDENT OF CSB BUSINESS LENDING A DIVISION OF THE BANK SUSIDIARY
(c) NONE

(4) (a) OWNS 274 SHARES OR .16% OF COMMERCIAL BAN CORP., CARROLL, IOWA. (> THAN 10% THRU FAMILY)
(b) NONE
(c) NONE